

ATBANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1134694	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$251	\$265	5.7%		
Loans	\$162	\$184	13.6%		
Construction & development	\$6	\$4	-36.1%		
Closed-end 1-4 family residential	\$12	\$16	32.1%		
Home equity	\$14	\$20	46.7%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1	315.9%		
Commercial & Industrial	\$33	\$32	-3.9%		
Commercial real estate	\$88	\$103	17.1%		
Unused commitments	\$34	\$47	40.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$37	\$41	9.8%		
Cash & balances due	\$53	\$42	-21.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$233	\$244	4.8%		
Deposits	\$232	\$242	4.7%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$18	\$22	17.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	6.6%	7.9%	--		
Tier 1 risk based capital ratio	10.9%	12.1%	--		
Total risk based capital ratio	12.2%	13.3%	--		
Return on equity ¹	-9.6%	49.3%	--		
Return on assets ¹	-0.7%	3.7%	--		
Net interest margin ¹	3.0%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	216.0%	1478.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	331.6%	--		
Net charge-offs to average loans and leases ¹	0.6%	-1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.1%	--
Home equity	3.7%	2.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.1%	0.0%	--
Commercial real estate	3.4%	0.0%	0.5%	0.0%	--
Total loans	2.2%	0.2%	0.3%	0.0%	--